

Amendments to the Claims

1. (Currently Amended) A method for effectuating an investment comprising:

completing a point-of-sale transaction by a user at a point of sale location;

receiving, by a ~~processor~~ computer, a request to complete an on-demand investment transaction ~~in response to an action by a purchaser at a the point-of-sale location~~ after completion of the point-of-sale transaction;

identifying, by the ~~processor~~ computer, investment-preference information associated with the ~~purchaser~~ user in response to receiving the request;

wherein the investment-preference information includes a predetermined ~~dollar~~ monetary investment amount determined prior to start of the point-of-sale transaction for the on-demand investment; and

causing, by the ~~processor~~ computer, funds relating to the predetermined ~~dollar~~ monetary investment amount to be transferred to an investment account.

2. (Cancelled)

3. (Cancelled)

4. (Previously Presented) The method of claim 1, further comprising accumulating the funds until a predetermined completion time.

5. (Previously Presented) The method of claim 1, further comprising:
- comparing an investment total to a predetermined investment limit; and
 - canceling transfer of the funds if the transfer of funds will cause the investment total to exceed the predetermined investment limit.
6. (Currently Amended) The method of claim 1, further comprising:
- comparing a primary-investment total to a primary-investment limit; and
 - determining a roll-over amount for the request based, at least in part, on the primary investment total and the primary investment limit; and
 - causing funds equal to the roll-over amount to be transferred to a second investment account.
7. (Previously Presented) The method of claim 6, wherein transferring the funds comprises adding the roll-over amount to a secondary-investment total.
8. (Previously Presented) The method of claim 1, wherein the investment-preference information comprises an investment total and a predetermined investment limit.
9. (Currently Amended) A method for effectuating an investment comprising:
- prompting a user ~~during~~ at a point-of-sale location ~~, a point-of-sale transaction,~~ to request that an on-demand investment transaction be performed, after completion of a point of sale transaction;

receiving, by a ~~processor~~ computer, a ~~the~~ request from the user at the point-of-sale location; and

causing, by the ~~processor~~ computer, funds to be transferred to an investment account, wherein the funds equal a predetermined ~~dollar~~ monetary investment amount determined independently of a purchase amount ~~determined during~~ of the point-of-sale transaction, upon receipt of the request from the user.

10. (Previously Presented) The method of claim 9, wherein the funds are transferred to the investment account from a purchasing account of the user.

11. (Previously Presented) The method of claim 9, wherein the funds are transferred to the investment account from a source other than a purchasing account of the user.

12. (Previously Presented) The method of claim 1, further comprising:
receiving, from the purchaser during the point-of-sale transaction, a request to modify the predetermined dollar investment amount.

13. (Cancelled)

14-28 (Cancelled)

29. (Currently Amended) The method of claim 1, ~~further~~ comprising:

identifying investment-preference information associated with the user in response to receiving the request, wherein the investment-preference information further includes a first investment choice account and a second investment choice account, the first investment choice account and the second investment choice account being designated by the user;

the method further comprising:

attempting to fulfill the request by attempting to contribute the predetermined ~~dollar~~ monetary investment amount to the first investment choice account; and
automatically contributing at least a portion of the predetermined ~~dollar~~ monetary investment amount to the second investment choice account, if the attempting to contribute the predetermined ~~dollar~~ monetary investment amount to the first investment account choice fails.

30. (New) A method for effectuating an investment comprising:

completing a first, point-of-sale transaction by a user at a point of sale location;
receiving, by a computer, a request to conduct a second, separate, on-demand investment transaction after completion of the first, point-of-sale transaction;
conducting the second, separate investment transaction, by the computer, after receiving the request, by, at least in part, determining an amount of money to transfer to an investment account, by the computer; and
transferring the amount of money to the investment account, by the at least one computer.

31. (New) The method of claim 30, wherein determining the amount of money comprises:

identifying a predetermined monetary amount associated with the user,
determined prior to start of the point-of-sale transaction.